



MIDLANDS
Beyond Coverage™

BUILDERS' RISK



MIDLANDS IS A LEADING BROKER in the construction industry. We offer a variety of coverages including builders' or remodelers' risk for residential and commercial projects. Our team of professionals has decades of combined experience in the construction industry, understand the technical and operational aspects of a diverse array of construction projects, and can write projects of virtually any size and scope.



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COVERAGE HIGHLIGHTS:

- Building and structures
- Vacant buildings with renovations
- Materials intended for installation at the job site
- Scaffolding including expenses to re-erect scaffolding
- Temporary structures
- Other structures being built on the site
- Coverage extensions
 - ➔ Ordinance or law
 - ➔ Soft costs - non-materials or labor expenses that occur as a result of a covered loss
- Supplemental coverage
 - ➔ Water back-up (for special form)
 - ➔ Temporary storage location
 - ➔ In transit
 - ➔ Trees, plants, shrubs being planted/installed

- Coverage available starting 25 miles from coast
- Basic, broad or special form

PROGRAM HIGHLIGHTS:

- ◆ A.M. Best rated "A+" admitted and non-admitted carriers
- ◆ 3 - 12 month terms
- ◆ Policy owner can be building owner or builder/contractor
- ◆ Commercial and residential new ground-up construction
- ◆ Policies available for remodelers, including coverage for existing structure if needed
- ◆ Competitive pricing and commissions
- ◆ Innovative coverage options designed with the needs of residential and commercial contractors in mind
- ◆ Broad market reach that increases your customer pool and profit potential

Coverage is subject to policy terms, conditions, exclusions, underwriting review and approval and may not be available for all risks or in all states. Rates, discounts and underwriting rules vary, are determined by many factors and are subject to change.